

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Marcial et al. : Art Unit: 3627  
Serial No.: 09/747,908 : Examiner: Gerald J. O'Connor  
Filed: December 22, 2000 :  
For: ACCOUNT RECONCILIATION :  
METHODS AND SYSTEMS :  
:

**AMENDMENT AFTER FINAL**

Mail Stop: AF  
Commissioner for Patents  
P.O. Box 1450  
Arlington, VA 22313

In response to the Office Action dated July 17, 2006, and made final, Applicants respectfully request consideration and entry of the following amendment.